

CLAIMS

What Is Claimed Is:

67
61 } 1. An apparatus for providing account security,
comprising:

a processor for processing at least one of a transaction,
a communication, and a request for authorization, on an account,
wherein said processor generates a notification signal which
contains information regarding said at least one of a
transaction, a communication, and a request for authorization;
and

a transmitter for transmitting said notification signal
to a communication device associated with at least one of the
account holder and an individual authorized to receive said
notification signal for the account holder,

wherein said notification signal is transmitted to the
communication device independently of any processing of said at
least one of a transaction, a communication, and a request for
authorization, by a central transaction processing one of
computer and service.

2. The apparatus of claim 1, further comprising:

at least one of an input device for inputting one of data

and information concerning said at least one of a transaction, a communication, and a request for authorization, and a receiver for receiving one of data and information concerning said at least one of a transaction, a communication, and a request for authorization.

3. The apparatus of claim 1, wherein said at least one of a transaction, a communication, and a request for authorization, is at least one of a credit card account transaction, a charge card account transaction, a debit card account transaction, a smart card transaction, a currency card transaction, a telephone calling card transaction, a cable television account transaction, a utility account transaction, an electrical utility account transaction, a gas utility account transaction, a fuel oil account transaction, an insurance account transaction, a subscription account transaction, a health care insurance account transaction, a pharmacy account transaction, a security access account transaction, a computer security account transaction, a facility access account transaction, a bank account transaction, a savings account transaction, a checking account transaction, a financial account transaction, a brokerage account transaction, an electronic money account transaction, an electronic cash account transaction, a communication account transaction, a wireless communication account transaction, a non-wireless communication account transaction, an Internet account transaction, a deposit to an account, and a withdrawal from an account.

4 The apparatus of claim 1, wherein said transmitter transmits said notification signal to a central processing computer.

5. The apparatus of claim 4, further comprising:

a receiver for receiving a response to said notification signal, wherein said response contains information for at least one of allowing, authorizing, disallowing, canceling, and terminating, said at least one of a transaction, a communication, and a request for authorization.

6. The apparatus of claim 1, further comprising:

a receiver for receiving one of a limitation and a restriction for at least one of a transaction, a communication, and a request for authorization, on an account.

7. The apparatus of claim 6, wherein said one of a limitation and a restriction is one of a limitation and a restriction regarding at least one of type of transaction, allowed transaction one of time or times, allowed transaction geographic location, allowed transaction amount, allowed at least one of good and services which can be the subject of the transaction, type of communication, allowed communication one of time or times, allowed communication geographic location, allowed communication amount, allowed at least one of good and services which can be the subject of the communication, type of one of

security, stock, bond, a financial instrument, and financial derivative, and type of Internet one of communication and transaction.

8. The apparatus of claim 1, further comprising:

one of a reading device for obtaining account holder contact information and a memory for storing account holder contact information, wherein said contact information is utilized to transmit said notification signal to at least one the account holder and an individual authorized to receive said notification signal for the account holder.

9. The apparatus of claim 8, wherein said contact information is obtained from at least one of a magnetic strip and a computer processor located on a one of card and device associated with the account.

10. The apparatus of claim 1, wherein said transmitter transmits said notification signal to multiple communication devices associated with the one of at least one of the account holder and an individual authorized to receive said notification signal for the account holder.

11. The apparatus of claim 10, wherein said notification signal is transmitted to said multiple communication devices in one of a sequential manner and a simultaneous manner.

12. The apparatus of claim 1, wherein said notification signal is transmitted in real-time.

13. The apparatus of claim 5, wherein said response is received in real-time.

14. The apparatus of claim 6, wherein said one of a limitation and a restriction is received in real-time.

15. An apparatus for providing account security, comprising:

a receiver for receiving one of a limitation and a restriction on account activity, wherein said one of a limitation and a restriction is received in real-time, and further wherein said receiver receives a notification signal containing information regarding at least one of a transaction, a communication, and a request for authorization, on an account;

a memory device for storing information regarding at least one of an account, an account holder, account holder contact information, one of data and information for processing said at least one of a transaction, a communication, and a request for authorization, and information regarding said one of a limitation and a restriction on account activity;

a processor for processing said signal containing information regarding at least one of a transaction, a communication, and a request for authorization, in conjunction

with said one of data and information stored in said memory device, wherein said processor generates a response signal, wherein said response signal contains information for at least one of allowing, authorizing, disapproving, disallowing, canceling, and terminating, said at least one of a transaction, a communication, and a request for authorization, on the account; and

a transmitter for transmitting said response signal to a transaction device.

16. The apparatus of claim 15, wherein said transaction device is at least one of a point-of-sale device, a point-of-transaction device, a banking device, a brokerage device, an electronic cash device, a wireless communication device, a non-wireless communication device, and an Internet communication device.

17. A method for providing account security, comprising:

processing at least one of a transaction, a communication, and a request for authorization, on an account;

generating a notification signal which contains information regarding said at least one of a transaction, a communication, and a request for authorization; and

transmitting said notification signal to a communication

device associated with at least one of the account holder and an individual authorized to receive said notification signal for the account holder,

wherein said notification signal is transmitted to the communication device independently of any processing of said at least one of a transaction, a communication, and a request for authorization, by a central transaction processing one of computer and service.

18. The method of claim 17, further comprising:

at least one of inputting one of data and information concerning said at least one of a transaction, a communication, and a request for authorization, and receiving one of data and information concerning said at least one of a transaction, a communication, and a request for authorization.

19. The method of claim 17, wherein said at least one of a transaction, a communication, and a request for authorization, is at least one of a credit card account transaction, a charge card account transaction, a debit card account transaction, a smart card transaction, a currency card transaction, a telephone calling card transaction, a cable television account transaction, a utility account transaction, an electrical utility account transaction, a gas utility account transaction, a fuel oil account transaction, an insurance account transaction, a subscription account transaction, a health care

insurance account transaction, a pharmacy account transaction, a security access account transaction, a computer security account transaction, a facility access account transaction, a bank account transaction, a savings account transaction, a checking account transaction, a financial account transaction, a brokerage account transaction, an electronic money account transaction, an electronic cash account transaction, a communication account transaction, a wireless communication account transaction, a non-wireless communication account transaction, an Internet account transaction, a deposit to an account, and a withdrawal from an account.

20. The apparatus of claim 17, further comprising:

receiving a response to said notification signal, wherein said response contains information for at least one of allowing, authorizing, disallowing, disapproving, canceling, and terminating, said at least one of a transaction, a communication, and a request for authorization, wherein said response is received in real-time, and further wherein said notification signal is transmitted to the communication device in real-time.